

Information to identify the case:

Debtor 1:	James Massa	Social Security number or ITIN: xxx-xx-0990
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _____
		EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 9/21/16
Case number:	16-28104-KCF	Date case converted to chapter: 7 7/18/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	James Massa	
2. All other names used in the last 8 years		
3. Address	178 Southwood Dr Old Bridge, NJ 08857	
4. Debtor's attorney Name and address	Robert C. Nisenson Robert C. Nisenson, LLC 10 Auer Court Suite E East Brunswick, NJ 08816	Contact phone (732) 238-8777
5. Bankruptcy trustee Name and address	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/20/18
7. Meeting of creditors	August 17, 2018 at 11:30 AM	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Presumption of abuse	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	Filing deadline: 10/16/18
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 James Massa
 Debtor

Case No. 16-28104-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 62

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db	+James Massa, 178 Southwood Dr, Old Bridge, NJ 08857-1659
516404869	+A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
516404870	+Amboy Bank, 3590 US Hwy 9, Old Bridge, NJ 08857-3523
516444092	+Atlantic City Expressway \$50.00, PO Box 4971, Trenton, NJ 08650-4971
516404871	+Bac Service, LLC, P.O Box 538, Howell, NJ 07731-0538
516404875	+EZ Pass NJ, P.O Box 4973, Trenton, NJ 08650-4973
516404874	+Excel Urgent Care Of Nj LLC, 484 Temple Hill Rd Ste 104, New Windsor, NY 12553-5529
516404877	+Horizon Blue Cross Blue Shield Of Nj, P.O Box 656, Newark, NJ 07101-0656
516444080	+Imaging Consultants of Essex \$200.00, PO Box 3247, Indianapolis, IN 46206-3247
516404878	+JCP&L, PO Box 16001, Reading, PA 19612-6001
516404879	+JFK Medical Associates, P.O Box 11912, Newark, NJ 07101-4912
516404880	+JFK Medical Center, C/O Paula G. Kaplan, 55 Morris Ave Ste 100, Springfield, NJ 07081-1422
516444087	+Jeffrey Rapaport MD, PA \$35.00, 333 Sylvan Ave., Ste 207, Englewood Cliffs, NJ 07632-2732
516444078	+Lincare Inc \$7.19, PO Box 9521, Amherst, NY 14226-9521
516538398	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516444088	+Middlesex Hospital Physicians, PA \$170.00, C/O Revenue Recovery Corp., PO Box 50250, Knoxville, TN 37950-0250
516404883	+Midland First, 4515 Broadmoor Bluffs Dr, Colorado Springs, CO 80906-8647
516444079	+Monmouth Ocean Hospital Service Corp \$1,834.00, 4806 Megill Rd., Ste 3, Neptune, NJ 07753-6926
516488426	+New Jersey Turnpike Authority, Attn: Mark Schneider, 581 Main St., PO Box 5042, Woodbridge, NJ 07095-5042
516444084	+New Jersey Turnpike Authority \$54.00, PO Box 5042, Woodbridge, NJ 07095-5042
516444086	+New York Thruway \$60.00, PO Box 15186, Albany, NY 12212-5186
516440837	+Old Bridge Municipal Utilities Authority, Joel Glucksman, Scarinci, et al, 1100 Valley Brook Ave., P.O. Box 790, Lyndhurst, NJ 07071-0790
516404886	+Old Bridge Municipal Utilities Authority, 71 Blvd West, Cliffwood Beach, NJ 07735-6105
516444091	+Optimum \$427.00, 1111 Stewart Avenue, Bethpage NY 11714-3533
516444090	+Orthopedic Assoc. Of Central Jersey \$27.00, 205 May St. Suite 202, Edison, NJ 08837-3267
516404887	+PA Turnpike Commission, C/O PennCredit, 916 S 14th St, Harrisburg, PA 17104-3425
516404894	+PSEG, 80 Park Plaza, Newark, NJ 07102-4194
516404893	PSEG, PO BOX 14444, New Brunswick, NJ 08906-4444
516404891	+Premier Urology Group LLC, P.O Box 51079, Newark, NJ 07101-5179
516404892	+Princeton Surgical Associates, 5 Plainsboro Rd Ste 400, Plainsboro, NJ 08536-1915
516404895	+Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08266-1191
516404896	+Raritan Bay Med Center, PO Box 48071, Newark, NJ 07101-4871
516404897	Raritan Bay Physicians Group PC, P.O Box 11987, Newark, NJ 07101-4992
516404898	+Saint Barnabas Medical Center, C/O BCA Financial Services, Inc, 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
516404899	+Saint Peters University Hospital, C/O Schachter Portnoy, Llc, 3490 Us Rte 1, Princeton, NJ 08540-5920
516404900	+Santander Consumer USA, P.O Box 961288, Fort Worth, TX 76161-0288
516444085	+State of NJ EZPASS/ Delaware River Port Authority, PO Box 4971, Trenton, NJ 08650-4971
516444083	+The Port Authority of NY & NJ \$63.00, Violations Processing Center, C/O Linebarger Goggan Blair & Sampson, L, 61 Broadway, Ste 2600, New York, NY 10006-2840
516444081	+Union Emergency Medical Unit \$100.00, PO Box 575, Matawan, NJ 07747-0575

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: rnisenson@aol.com Jul 20 2018 23:38:49 Robert C. Nisenson, Robert C. Nisenson, LLC, 10 Auer Court, Suite E, East Brunswick, NJ 08816
tr	+EDI: BJMMCDONNELLI.COM Jul 21 2018 03:08:00 John Michael McDonnell, McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 23:39:54 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2018 23:39:49 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516404872	+EDI: CAPONEAUTO.COM Jul 21 2018 03:08:00 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
516630521	+EDI: AISACG.COM Jul 21 2018 03:08:00 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
516599799	+EDI: AISACG.COM Jul 21 2018 03:08:00 Capital One Auto Finance,, c/o AIS Portfolio Services, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516519589	EDI: BL-BECKET.COM Jul 21 2018 03:08:00 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516404873	+E-mail/Text: bankruptcy@cashcall.com Jul 20 2018 23:40:50 Cashcall Inc, 1 City Blvd W, Orange, CA 92868-3621
516404876	+EDI: AMINFOFP.COM Jul 21 2018 03:08:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
516404881	+EDI: CBSKOHLSCOM Jul 21 2018 03:08:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 62

Date Rcvd: Jul 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516404884 +EDI: MID8.COM Jul 21 2018 03:08:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
516404885 +E-mail/Text: bankruptcyleftdepartment@tsico.com Jul 20 2018 23:40:45 Minuteclinic Of New Jersey,
C/O Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308
516615846 EDI: PRA.COM Jul 21 2018 03:08:00 Portfolio Recovery Associates, LLC, c/o Orchard Bank,
POB 41067, Norfolk VA 23541
516440846 +E-mail/Text: bankruptcyp@pseg.com Jul 20 2018 23:39:01 PSE&G, Attn: Bankruptcy Dept.,
PO Box 490, Crandord, NJ 07016-0490
516404889 +EDI: PRA.COM Jul 21 2018 03:08:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952
516444089 +E-mail/Text: bankruptcyleft@certifiedcollection.com Jul 20 2018 23:39:41
SBMC Multi Specialty - Nephro \$250.00, C/O Certified Credit & Collection Bureau,
PO Box 1750, Whitehouse Station, NJ 08889-1750
516443548 +EDI: DRIV.COM Jul 21 2018 03:08:00 Santander Consumer USA Inc., P.O. Box 560284,
Dallas, TX 75356-0284
516444512 +EDI: DRIV.COM Jul 21 2018 03:08:00 Santander Consumer USA Inc., P.O. Box 961245,
Fort Worth, TX 76161-0244
516411600 EDI: RMSC.COM Jul 21 2018 03:08:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
516404901 +EDI: WTRRNBNK.COM Jul 21 2018 03:08:00 Td Bank Usa/targetcred, Po Box 673,
Minneapolis, MN 55440-0673
516404902 +EDI: VERIZONCOMB.COM Jul 21 2018 03:08:00 Verizon, P.O Box 4003, Acworth, GA 30101-9004
516404903 +E-mail/Text: bankruptcyleftreports@wakeassoc.com Jul 20 2018 23:40:50 Wakefield & Association,
P.O Box 58, Fort Morgan, CO 80701-0058

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516404882 Maryland Tranportation Authority
516404888 Plain Green
516404890* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516444082 ##Shoprite \$139.00, C/O Collections Acquisition Company, Inc, Paylliance,
3 Easton Oval, Ste 210, Columbus, OH 43219-6011

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MidFrist Bank dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Joel R. Glucksman on behalf of Creditor Old Bridge Municipal Utilities Authority
jglucksman@scarincihollenbeck.com
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor MidFrist Bank rsolarz@kmllawgroup.com
Robert C. Nisenson on behalf of Debtor James Massa rnisenon@aol.com,
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisenonrr70983@notify.bestcase.com

TOTAL: 7